

# Information Packet

## 45 Marion Street

### An Affordable Housing Lottery Brookline MA

This packet contains specific information on the affordable housing program and application process for the affordable rental apartments being offered at 45 Marion Street in Brookline, MA.

The Town of Brookline and 45 Marion Street invite you to read this information and submit an application.

Please hold on to this packet until you have leased an apartment as it will be a useful guide throughout the entire process.

The first apartments will be ready for occupancy in July/August 2016.

**APPLICATIONS MUST BE DELIVERED BY 2:00 PM, APRIL 19<sup>th</sup>, 2016 TO SEB**

Additional Applications available at the Brookline Library and  
**[www.s-e-b.com/lottery](http://www.s-e-b.com/lottery).**

For Affordable Unit Information call (617) 782-6900

For TTY Dial 711

Free Translation Available

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**A Public Info Session where questions about the lottery and the development can be addressed directly will be held at 6 pm on March 7<sup>th</sup> 2016 in the Room 103 of Brookline Town Hall (333 Washington St).**

## GENERAL OVERVIEW AND RENTS

45 Marion Street is a 64 unit rental apartment located in Brookline. Residences will have high-end finishes including Caesarstone counter-tops in the kitchens and bathrooms. Apartments will also feature nine-foot ceilings, vinyl flooring, central air conditioning, Pella windows, washer and dryers, refrigerators, microwaves, dishwashers and garbage disposals. The building is located in Brookline's Coolidge Corner, steps to public transportation, restaurants and parks. All units are 100% smoke-free. **No parking spot is included with the affordable units.**

13 of these apartments will be made available through this application process and rented to households with incomes at or below 50% of the Area Median Income.

# of Units	# of Bedrooms	# of Bathrooms	Approximate Size	Rent* (does not include any utilities except Sewer and no parking spot is included)
2	0 (studio)	1	562 sq ft	\$765**
10 (1 of the 10 units is Disabled-Accessible)	1	1	699 sq ft	\$805**
1	2	2	1,110 sq ft	\$958**

\* Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant's income (unless they already have a Section 8 voucher already or similar). Tenants will be responsible for paying all their own utilities except Water and Sewer. Utility types are: Gas Heat, Gas Water Heating, Electric Cooking, and Electricity. No parking spots are included in the rent. The rents are set annually using a calculation that determines the "affordable" rent, which is based on the Area Median Incomes for the Boston MSA which will be updated in December 2015. Therefore the rents of units for people applying after the lottery are subject to change.

Since it is possible that there will be more interested and eligible applicants than available units, the Developer will conduct a lottery to rank the eligible applicants for the program. The application and lottery process as well as the eligibility requirements are described in this information packet.

45 Marion Street does not discriminate in the selection of applicants on the basis of race, color, national origin, religion, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

### **Q: How long will the designated apartments remain affordable?**

A: After move-in, tenants are considered income eligible for an affordable unit as long as income that does not exceed 140% of the then-current applicable income limits for their household size (*see Yearly Eligibility and Rent Review for more details*). If the Area Median Income decreases or the total utility allowance increases, rents will drop. If the AMI increases or the utility allowances decrease, the rent may increase as further described in the Regulatory Agreement.

## ELIGIBILITY REQUIREMENTS

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**Q: Who is eligible to apply for the affordable apartments in 45 Marion Street?**

**A:** In order to qualify for an affordable unit:

- 1.) Households must have income and assets that qualify within the parameters as highlighted in this section.
- 2.) Household priority will be given based on household composition. For questions on household size and composition, please read "**Household Size and Composition**".
- 3.) Households cannot own a home upon move-in. All homes must be sold before leasing a unit.
- 4.) Households, or their families, cannot have a financial interest in the development and a households member cannot be considered a Related Party.

Additionally, some of the apartments will be disabled-accessible. All households may apply for the disabled-accessible apartments but households in need of an accessible apartment will get top priority, regardless if the apartment is designated as local preference or not. For questions on priority by need of a disabled accessible apartment, please read "**Disabled-Accessible Unit Information**".

**Q: What are the income eligibility requirements?**

**A:** To be eligible to lease an affordable apartment, annual household income must be within a particular range, set by maximum and minimum income levels as follows:

### **Maximum Income**

Household Size	Maximum Income Limit
1	\$34,500
2	\$39,400
3	\$44,350
4	\$49,250

To be eligible to apply to lease an affordable apartment, the combined annual income for all income sources of all income-earning members in the household must be at or below fifty percent of median income for Boston-Cambridge-Quincy HMFA. **All sources of income are counted, please see details below.**

## Minimum Income

The affordable housing program does not have a set minimum income limit. Rather, the Leasing Office will determine if an applicant has enough monthly income to cover the rent using the same methodology for applicants applying to their market rate units. **Applicants who receive a housing subsidy (like Section 8) are not subject to the minimum income requirements** but, like all other applicants, will also have to pass reviews on credit scores, tenant history, and criminal background checks in accordance with DHCD's requirements regarding same. Please see "Leasing Office Review" in the step-by-step process for more details.

Unit Size	Approximate Minimum Income Limit for households without a housing subsidy
Studio	\$22,950
1 BR	\$24,150
2 BR	\$28,740

### **Q: How is a household's income determined?**

**A:** A household's income is the total anticipated amount of money received by **ALL members of the household over the next 12 months** (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Lottery Agent will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 6 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. **ALL SOURCES OF INCOME ARE COUNTED** with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all applicants will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on affordable housing guidelines.

## Allowable Assets

There is no asset limit for applying households for this development. However, the higher of the actual income earned from assets, or the imputed income of 0.06% of all assets, will be counted as income. Household Assets are calculated at the time of application. Assets may include cash, cash in savings and checking accounts, net cash value of stocks, **net cash value of retirement accounts** (such as 401k), real property, bonds, and capital investments. Personal property (such as cars, clothing, furniture) is not counted as an asset.

If any household member currently owns property (to be sold for eligibility for this lottery), the total amount of retained equity after the sale of their current home shall be added to their total value of assets.

*Example: A household has \$10,000 in savings, \$20,000 in a retirement account that they are not drawing down from (\$13,000 net cash value) and a home assessed at \$300,000 on which they currently have \$280,000 remaining on the mortgage (\$20,000 in equity).*

<i>Their assets total is:</i>	$\$10,000 + \$13,000 + \$20,000 = \$43,000$
<i>Actual Income from assets is:</i>	$\$300 + \$0 + \$0 = \$300 \text{ (A)}$
<i>Imputed Income at 0.06% is:</i>	$0.06\% \text{ of } \$43,000 = \$25.80 \text{ (B)}$

*For this household, \$300 would be added to their income they receive from all other income sources (employment, Social Security, Alimony etc). as the program takes the greater of (A) actual income from assets OR (B) imputed income from assets.*

**Q: I cannot withdraw money from my 401k or retirement fund, do I have to include it when I list my assets?**

**A:** Yes. You need to include the *net cash value* of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal but this does not technically mean that you “cannot” withdraw your funds. The post-penalty amount is what you need to provide along with supporting documentation.

**Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?**

**A:** No. Only people who will live in the apartment can sign the lease. Applying households must be able to meet the income qualifications on their own. If someone outside the household is going to help pay the rent, the amount to be paid must be listed as “Periodic Payments” on the Income Table in the Program Application. These payments will be counted towards the applying household’s income.

**Q: Do I have to be a resident of the Town of Brookline to apply?**

**A:** No. All households that meet the income guidelines specified above may apply for an affordable apartment. Applicants that meet the Local Preference requirements will be given the opportunity to lease some, but not all, of the affordable apartments first. For more information on Local Preference, please go to page 17.

## HOUSEHOLD SIZE AND COMPOSITION

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**Q: How is appropriate household size determined?**

A: According to the Massachusetts Department of Housing and Community Development guidelines, a "household" shall be an individual, or two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship. Within an applicant pool, priority as set forth below, shall be given to households requiring the total number of bedrooms in the apartment based on the following **criteria**:

1. There is at least one occupant per bedroom.
2. A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

The following household sizes and compositions will be considered appropriate and given priority for the following apartment sizes (**occupancy restrictions may apply**):

**TYPE A** (*Priority for a 2-Bedroom Unit*)

- All 4 person households
- All 3 person households
- 2 person household: 1 head-of-household plus one member
- 2 person household: 2 heads-of-household under criteria 3 (described above)

**TYPE B** (*Priority only for a 1-Bedroom or Studio Unit*)

- 2 person household: 2 heads-of-household
- 1 person household: all types

Households with a total number of members which exceed the Massachusetts State Sanitary Codes for that particular sized apartment will not be allowed to rent an apartment. In **"The Lottery" in the Step-By-Step Process**, you will find a detailed explanation on how priority is given to certain household sizes and compositions.

## Household Size and Composition

### Frequently Asked Questions

**Q: Does the unborn child of a currently pregnant household member count towards our household size for income eligibility purposes?**

**A:** Yes. A household may count an unborn child as a household member. You will have to submit proof of pregnancy with all the income and asset documentation that needs to be submitted with your application.

**Q: If I am currently going through a divorce/separation or planning on being divorced / separated soon, can I still apply?**

**A:** For non-homeowners, you will need to provide proof that the separation or divorce process has begun or has already been finalized. The **Program Application** will guide you through the documentation you will need to provide.

If you have only begun considering a divorce or separation, and no legal action has been taken, you cannot apply as a single head-of-household and your application will be reviewed as if your current spouse will be moving into the affordable apartment with you. **For homeowners going through a divorce**, the home must be sold or the divorce must be finalized (as you must be off the deed) before you move-in.

## STEP-BY-STEP PROCESS AND TIMELINE

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**Q: What is the application, selection, and move-in process for the affordable apartments in 45 Marion Street?**

**A:** The process is essentially a two-step process.

**The first step** is to qualify for the Affordable Housing Program and be given a position on the Waiting Lists.

**The second step** is to be found Lease Eligible and reserve a unit (and unit availability will be determined by your position on the Waiting Lists).

The following pages explain each step in greater detail.

**Step 1a: Applying for the Housing Program**

thru April 19<sup>th</sup>, 2016

**Step 1b: The Lottery**

May 11<sup>th</sup>, 2016

**Step 1c: Waiting Lists and Lottery Results**

Established night of the lottery

**Step 1d: SEB Pre-Approval/Preliminary Review of Program Eligibility**

Within 2 weeks, applicants must submit all required income, asset and tax documentation

**Step 2a: Leasing Office Review and Unit Selection**

1-30 days after SEB Pre-Approval

**Step 2b: File Update**

Required for households moving into units coming online 6+ months from the lottery

**Yearly Eligibility and Rent Review**

30-90 days prior to lease renewal

**A Public Info Session where questions about the lottery and the development can be addressed directly will be held at 6 pm on March 7<sup>th</sup>, 2016 in Room 103 in Brookline Town Hall (333 Washington St).**

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## Step 1a: Applying for the Affordable Housing Program

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Applicants will need to fill out a Lottery Application for every person that will be residing in the unit. Supporting income and asset documentation is not required with the Lottery Application (but will be required later). The Program Application and Required Documentation must be received (not postmarked) by the Lottery Agent by 2 pm on April 19<sup>th</sup> 2016. Applications must be filled out entirely as incomplete applications will not be accepted for the lottery. Please see the cover page of the Lottery Application for locations for drop off and mailing address.

Once the Lottery Agent has received the Lottery Application, they will determine initial compliance for the lottery. Households without housing subsidies who fall well below the minimum income limits and households who submit applications indicated they are above the maximum allowable income limits will not be entered into the lottery. **Entrance into the lottery does not guarantee final income certification approval (see the following steps).**

Once a Lottery Application is received and SEB determines the household is eligible for the lottery, the applicant will receive an Application Number that solely designates the order that their application was received. The purpose of the Application Number is simply to keep all households names unknown when the Application Numbers are drawn at the lottery.

The only documentation that is required with the Lottery Application is documentation to prove the household qualifies for local preference. Households that are deemed ineligible by the Lottery Agent or have submitted incomplete applications will be notified by mail (or by email if an email address is provided).

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## Step 1b: The Lottery

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The Lottery will be held on May 11<sup>th</sup>, 2016 at 6:00 pm in Brookline Town Hall. Households do not need to be present for the Lottery drawings. All Households will be notified of the results by the Lottery Agent. There will be two lotteries, a Local Preference Lottery and an Open Lottery. For Local Preference households, Application Numbers are placed in both Lotteries. For all other households, Application Numbers are placed only in the Open Lottery. For each Lottery, a representative from the Town will pull Application Numbers from a box. The Application Numbers are randomly drawn for both of the lotteries and placed in the order drawn on two Lottery Result Lists. **The order drawn does not necessarily reflect the order that households will get to select apartments as Application Numbers of smaller households are mixed in with Application Numbers of appropriately sized households.**

Regardless of the order drawn, all households of appropriate size for each apartment size will be given the opportunity to lease an apartment before any smaller household. *For example: A one-person household is the first household drawn in the Local Preference Lottery. They will be given the first opportunity to lease a one-bedroom apartment. However, if they wish to lease a two-bedroom apartment, they will have to wait until all appropriately sized households drawn after them in the Lottery are given the opportunity to lease a two-bedroom apartment.*

To help clarify the actual order that applicants will be given the opportunity to lease apartments, Waiting Lists will be created from the Lottery Results Lists (*see next step*).

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## Step 1c: The Waiting Lists and Lottery Results

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The Waiting Lists will be compiled immediately after the lottery. The separate Waiting Lists created from the two Lottery Results Lists illustrate the order households will get to choose units based on unit size, household size/composition, local preference and need for a disabled-accessible unit. The position each household has on the Waiting Lists is determined by the order in which their Application Number is drawn relative to households of similar qualifications (i.e. households of "appropriate size" will be added to the Waiting Lists in the order drawn and then smaller households will be added in the order originally drawn.) Please see "Household Size and Compositions" for details on Household Types A and B shown below.

### The Waiting Lists

#### **Waiting List #1 for One Studio apartment**

Local Preference Households *(with no priority among household Type A or B)*

#### **Waiting List #2 for One Studio apartment**

All Households *(with no priority among household Type A or B)*

#### **Waiting List #3 for Six 1BR apartments**

Local Preference Households *(with no priority among household Type A or B)*

#### **Waiting List #4 for Three 1BR apartments**

All Households *(with no priority among household Type A or B)*

#### **Waiting List #5 for One 2BR apartment**

Top Tier: All Type A Local Preference Households

Second Tier: All Type B Local Preference Households

#### **Waiting List #6 for One 1BR DISABLED-ACCESSIBLE (DA) apartment**

Top Tier: Local Preference households eligible for a Disabled-Accessible (DA) unit

Bottom Tier: Non-Local Preference households eligible for a Disabled-Accessible (DA) unit

Within two days of the lottery, the Waiting Lists will be sent to every household who was entered into the lottery. The Lottery Results establish the Waiting Lists. Every household with an Application Number will have a position on at least one Waiting List. Households that qualify for every lottery will have a position on every Waiting List.

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## Step 1d: SEB Pre-Approval/Preliminary Review of Program Eligibility

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After the Lottery, the Lottery Agent will notify all the lottery applicants of the results and their positions on the Waiting Lists.

The Lottery Agent will contact up to ten times as many households as units available on each Waiting List and inform them that they have until a given date (which will be approximately 2 weeks from the date of notification) to submit all required documentation for SEB's preliminary review of Program eligibility. When SEB sends a household their Application Number prior to the lottery, SEB will also send them a Documentation Requirement Guide that details everything that will be required after the lottery for households invited to move forward in the process based on their positions on the Waiting Lists determined by the lottery. **Any household who is contacted but fails to submit all required documentation (and if their initial submission is incomplete, any and all missing documentation) by the 2 week deadline given by SEB will be removed from the Waiting List.** Similarly, any household who is over the income or asset limit, or is unable to verify all claims in their application, or is deemed to make insufficient income to meet the Leasing Office's rent to income ratio will also be removed from the Waiting Lists. Those households contacted who complete the eligibility review and are deemed eligible by SEB to move forward in the process will remain on the Waiting Lists.

All units are scheduled to begin occupancy by July/August 2016. As many more households will be required to complete the SEB Preliminary Review of Program Eligibility than units available, some households may complete the SEB Preliminary Review of Program Eligibility and not be given the chance to move immediately forward in the process of leasing one of the affordable units.

Households with positions lower on the Waiting List who were not asked to complete the SEB Preliminary Review of Program Eligibility and submit missing documentation will keep their place on the Waiting List (behind the top households who went through the documentation update process) and may be contacted in the future if more affordable applicants are needed to fill all the affordable units.

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## Step 2a: Leasing Office Review and Unit Selection

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Households with high enough positions on the Waiting List to warrant an immediate invitation to go to the Leasing Office to complete a Lease Application will be given at least 5 days to schedule an appointment and complete the Lease Application. For the 1BR units (where there will be 6 1BR units for the Local Preference List and 3 1BR units for the Open List), the Leasing Office may contact the top 6 local preference applicants and the top 3 Open List applicants simultaneously, in which case, even if a household lower on the Waiting List completes a Lease Application before a household higher on the Waiting List, **the Waiting List order will always be preserved in determining the order that units get selected and reserved.** Likewise, the unit households apply for must be an apartment size that corresponds to the Waiting List from which they were chosen (i.e. a household with an appointment for a 1BR apartment cannot put down a deposit for a 2BR apartment).

The Lease Application review will be the same review that applicants for market-rate apartments undergo, where factors such as Employment history, Credit score/reports, Former lease history, Criminal Background Screening and sufficient income are considered. The Leasing Office can provide more details on their screening process during this step in the process. **Co-signers and/or guarantors are not allowed (see page 6).** Background checks will meet DHCD's Model Policy Regarding Applicant Screening on the Basis of Criminal Records. In any instance where policy and procedures in the Management Company's Policy differ from the policy and procedures in the Model Policy, the policy and procedures of the Model Policy will be followed. For specific questions about credit and background/criminal issues, households can contact the leasing office

When a specific unit is offered to a household, the household will put down a Deposit and complete their lease application with the leasing office. This deposit will not exceed the amount permitted for a security deposit. If the rental application is denied, the Holding Deposit will be returned. Please call the leasing office for more details. If a household does not put down this Deposit during the time allocated to them, they will be removed from the Waiting List and will no longer be able to immediately lease an apartment.

Failure to complete a Lease Application by the given appointment date will result in the removal of their Application Number from the Waiting List. Households with positions lower on the Waiting Lists will have to wait for the removal of households with a higher position than them before being given an opportunity to lease an apartment. Households with lower positions will be given at least a 5 day notice of their upcoming appointment dates if there is going to be an apartment available for them. Households are removed from the Waiting Lists if the Leasing Office deems that they are not eligible for a lease based on their Lease Application, if a household fails to meet future deadlines for documentation submittal and lease signing, or if a household notifies the Leasing Office that they are no longer interested in leasing an apartment.

**Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?**

**A:** No. Only people who will live in the apartment can sign the lease. Tenants must be able to meet the income qualifications on their own. Please see pg. 6 for more details.

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## **Step 2b: File Update**

### **(applicable for applicants with move-in dates after August)**

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Households with move-in dates prior to August 2016 will skip this step.

As all income and asset documentation must be 60 days current from the date of request and approximately 6 months current at the time of move-in, lottery households with move-in dates after August 2016 will be required to re-submit income, asset and tax documentation to SEB prior to move-in.

All households must maintain affordable housing eligibility until they move in!

Once a household has been approved by the Leasing Office, given a move-in date and put down their deposit, SEB will contact them about preparing for this File Update. The File Update will be done approximately 60 days prior to their move-in date. Households failing to complete the File Update, or households who are found to be program ineligible at their move-in date, will not be allowed to move into their affordable apartment.

## YEARLY ELIGIBILITY AND RENT REVIEW

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After a household has moved in, and approximately 90 days before lease renewal, tenants of affordable apartments will need to submit updated income and asset documentation to the Leasing Office so they can ensure continued eligibility under the affordable housing guidelines. Tenants will not be able to renew Leases until all required documentation has been submitted. Records of taxes, pay-stubs, bank statements and asset statements should be maintained while living in the affordable apartment.

**Q: How long can I lease my affordable apartment?**

A: After move-in, tenants are considered income eligible for an affordable unit as long as the household earns an income that does not exceed 140% of the then-current applicable income limits for their household size

*Using the Current Income Limits as an example:*

Household Size	Current Income Limit for New Applicants	Income Limit for Current Tenants (140% of Current Income Limit)
1	\$34,500	\$48,300
2	\$39,400	\$55,160
3	\$44,350	\$62,090
4	\$49,250	\$68,950

According to the table above for the years shown, if a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, their apartment shall still remain affordable until the next available market rate apartment with the same or greater number of bedrooms is rented at an affordable price. Once this market rate apartment becomes newly deemed as affordable, the apartment that was previously deemed affordable can subsequently be rented at market rates. The household with earnings exceeding the Income Limit for Current Tenants can choose to stay in their apartment, yet would then have to pay the market rate rent.

**Q: Will my rent increase each year, and if so, by how much?**

A: Rents may increase a few percentage points if Boston-Cambridge-Quincy HMFA Area Median Income increases or the costs of utilities in Brookline decreases. Likewise, if the Boston Area Median Income decreases and the costs of utilities increases, rents may decrease.

## DISABLED-ACCESSIBLE UNIT INFORMATION

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**Q: Who qualifies for a disabled-accessible (DA) apartment?**

A: According to *Mass Access: The Accessible Housing Registry*, “units that are barrier-free are accessible to people with disabilities that are wheelchair users, but could also be used by people of different types of disabilities. For example, a person of very short stature, a person with a brain injury or stroke, severe cardiac or respiratory problems, or a person with limited standing, walking, or reaching ability, may use the design features of a wheelchair accessible unit.” Verification from a doctor or other medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual’s disability may be requested. Proof of receiving Social Security Disability Insurance benefits is also sufficient.

**Q: How are disabled-accessible apartments awarded?**

A: Waiting Lists #6 will be for the DA apartment. The household with the top positions on that Waiting Lists will be given the first opportunity to lease the DA apartment.

**Q: Can households that qualify for a DA apartment also apply for a non-DA apartment?**

A: Yes. Households that qualify for a DA apartment will also have positions on the Waiting Lists for non-DA apartments depending on what unit size they are applying for. If they reach the top position on a Waiting List for a non-DA apartment before they reach the top position for a DA apartment, they will have to decide if they want to lease a non-DA apartment or wait until they have a top position on a Waiting List for a DA apartment.

**Q: What happens if there are fewer disabled-accessible qualified applicants than disabled-accessible apartments at the time of the Lottery?**

A: If there are not enough qualified applicants on Waiting List #6 (for the DA apartment), the apartment will be made available to the top applicants on the Waiting List that have the same unit sizes.

**Q: Who is entitled to request a reasonable accommodation?**

A: Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

## LOCAL PREFERENCE INFORMATION

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**Q: What is Local Preference?**

**A:** The Town of Brookline has established a local preference for 70% of the affordable apartments. Local Preference will be given as described in the Step-By-Step Process. An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories:

- An individual or family maintaining a primary residence within the Town of Brookline
- An individual who is employed by Town of Brookline
- An individual who works for a business located in Brookline
- A parent or guardian with children attending the Brookline Public Schools

**Q: How does a household apply for Local Preference?**

**A:** There is a question on pg 3 of the Lottery Application where the household must indicate they are applying for local preference and the household must also supply all applicable the documentation listed. Please see the Lottery Application for more details.

**Q: What if a household does not qualify for Local Preference?**

**A:** Households without Local Preference or households failing to provide the required local preference documentation will be entered into the Open Lottery and they will be given positions on the Open Waiting Lists.

**Q: Does Local Preference get priority over a household in need of a disabled-accessible (DA) apartment?**

**A:** No. The DA apartments will be made available to non-Local Preference households in need of a DA apartment regardless of household size and composition *before* being made available to Local Preference households who do not need the unit features.

**Q: Does Local Preference take priority over household size/composition?**

**A:** Yes. For Example, on Waiting List #5 (local preference for the 2BR unit), if there are not enough eligible Type A Local Preference Applicants, the home will be made available to a Type B Local Preference household before being made available to an "appropriately" sized non-Local Preference Household.

### **Adjustments in the Local Preference Pool**

As stated by the Massachusetts Department of Housing and Community Development, "If the percentage of minorities in the local preference pool is less than the percentage of minorities in the surrounding HUD (U.S. Department of Housing and Urban Development) defined area, the following adjustments will be made to the local preference pool. The Developer will hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool and rank the applicants in order of the drawing. Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area." The Percent Minority for the Metropolitan Statistical Area of Boston is 27.0%. This is the minimum percentage of minority applicants that must be in the local preference pool. Minority applicants are defined as a person who is a member of the following groups: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

# Affordable Unit Application

## 45 Marion Street

### Brookline, MA

**Applications must be completed and delivered by 2 pm April 19<sup>th</sup>, 2016.**

MAXIMUM Household Income Limits:

\$34,500 (1 person), \$39,400 (2 people), \$44,350 (3 people), \$49,250 (4 people)

Rents are \$765\* (studio), \$805\* (1 BR) and \$958\* (2BR) and do not include any utilities except water and sewer. **No parking spot is included.**

*\*Rents for the units available in 2015 are subject to change. If the AMI increases or the utility allowances decrease, the rent may increase as further described in the Regulatory Agreement.*

Households must make approximately \$22,950 to lease a Studio unit, \$24,150 to lease a 1-BR unit and \$28,740 to lease a 2-BR unit (please read the Information Packet for more details).

This is not subsidized housing. Rents do not change based on applicant's income and tenants will be responsible for paying the full rent themselves. Applicants with Section 8 Vouchers should contact their local housing authorities before applying. **Please read the Information Packet for more details.**

Units are planned for occupancy in July/August 2016

### Directions:

**Applications (and proof of Brookline preference, if applicable) must be completed and delivered by the date at the top of this page. This application must be filled out entirely in order for your application to be processed. Every space given to initial must be initialed, even if you answer "N/A". If a question does not apply to you, check "N/A". LEAVE NOTHING BLANK.**

Send or drop off all applications by the date at the top of this page to:

SEB  
Re: 45 Marion Street  
165 Chestnut Hill Ave, Unit #2  
Brighton, MA 02135  
Fax: 617.782.4500  
Phone: 617.782.6900  
Email: [seb.housing@gmail.com](mailto:seb.housing@gmail.com)

*If faxing or scanning, be sure to transmit both sides of double sided pages*



## 45 Marion Street

Please provide all the following contact information for the Head of Household:

Applicant's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_ Work Phone: (\_\_\_\_) \_\_\_\_\_

Cell Phone: (\_\_\_\_) \_\_\_\_\_ Employer: \_\_\_\_\_

Email address: \_\_\_\_\_@\_\_\_\_\_

*Please note: Providing your email should facilitate the process of completing your application as you will be notified of missing documentation faster than if we can only send notifications via postal mail. If you do not provide your email address or do not have an email address, we will contact you via postal mail. We will not contact you about future lotteries unless requested.*

Anticipated Move-In/Lease Renewal Date: \_\_\_\_\_

**Bedroom Size Information:** For which bedroom size are you applying (you can select more than one)

- ☐ Studio
- ☐ 1 bedroom
- ☐ 2 bedroom

**Do you currently receive or do you have a Section 8 mobile voucher or certificate?** (The Lottery Agent does not discriminate based on source of income. This question is asked for the sole purpose of determining ability to pay rent.)

☐ Yes

☐ No

Please fill out the chart below for everyone who will be occupying the unit:

NAME A.	AGE B.	HEAD OF HOUSEHOLD OR DEPENDENT C.	RELATIONSHIP TO APPLICANT LISTED AT THE TOP OF THIS PAGE D.

I certify that my Household Size is (total number of entries in column A) \_\_\_\_\_.

Initial(s): \_\_\_\_\_

Initial(s): \_\_\_\_\_

**HOUSEHOLD TYPE** (please check one, read the Information Packet for more details):

Type A

- ☐ 4 person household: all types
- ☐ 3 person household: all types
- ☐ 2 person household: 1 head-of-household plus one dependent
- ☐ 2 person household: 2 heads-of-household *who cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on his or her mental or physical health*

Type B

- ☐ 2 person household: 2 heads-of-household
- ☐ 1 person household: all types

**LOCAL PREFERENCE INFORMATION**

**Do you or any member of your household qualify for Local Preference?** An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories (A) a current resident of Brookline, (B) employee of the Town of Brookline, (C) employee of businesses located in Brookline or (D) a parent or guardian with children attending the Brookline Public Schools (including METCO students)

- ☐ Yes
- ☐ No

**If you answered "Yes" for Local Preference you MUST attach the documentation specified below:**

If qualifying under definition (A) as detailed above: I have submitted a Copy of two (2) utility bills 1 from each utility company in my name dated within the last 60 days, e.g., (1) electric, (1) oil, (1) cable, (1) gas, or (1) telephone **landline (not cell phone)**. If utility bills cannot be provided the following documentation **must** be provided: current signed lease **AND** proof of voter registration from Town of Brookline Election Department

If qualifying under definition (B) as detailed above: I have submitted copies of pay-stubs **AND IF THE PAY STUBS DO NOT SHOW THE ADDRESS OF THE JOB** I have submitted a **signed statement** from my employer on company letterhead the states the address of the job and the employee's name.

If qualifying under definition (C) as detailed above: I have submitted copies of pay-stubs **AND IF THE PAY STUBS DO NOT SHOW THE ADDRESS OF THE JOB** I have submitted a **signed statement** from my employer on company letterhead the states the address of the job and the employee's name.

If qualifying under definition (D) as detailed above: I have submitted copies of Brookline school transcripts **AND** proof of relation to the student (by birth certificate or legal guardianship or divorce decree)

- ☐ I am not applying for Local Prefence
- ☐ I attached the documentation specified above to this Application

## **DISABLED-ACCESSIBLE PREFERENCE INFORMATION**

**Are you, or any member of your household, in need of an accessible unit?** This is defined as persons with a physical disability that meet standards established by the Department of Housing and Community Development and state laws for disabled accessible housing and who needs the features of a disabled-accessible unit.

- ☐ Yes  
☐ No

## **REASONABLE ACCOMODATION**

Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

Does any member of the household have any accessibility or reasonable accommodation requests or changes in a unit or development or alternative ways we need to communicate with you?

- ☐ Yes  
☐ No

**If yes, please explain in the space provided here or write a signed statement and attach it:**

## **RACE: (OPTIONAL)**

You are requested to complete the following optional section in order to assist in determining preference. Completing this section may qualify you for additional lottery pools. (Please check all boxes that apply):

- |   |  |
|---|--|
| <input type="checkbox"/> Alaskan Native and Native American | <input type="checkbox"/> Asian                               |
| <input type="checkbox"/> Black or African American          | <input type="checkbox"/> Native Hawaiian or Pacific Islander |
| <input type="checkbox"/> Hispanic or Latino                 |  |
| <input type="checkbox"/> White (not of Hispanic origin)     | <input type="checkbox"/> Other (please specify) _____        |

☐ **Marque esta casilla si lee o habla español.**

## **RELATED PARTY**

Is any member of the household related to or employed by the developer or related to or employed by the Property Management Company?

- ☐ Yes  
☐ No

**If yes, please explain the relationship in the space provided here:**

### DATABASE INFORMATION

How did you find out about this affordable housing opportunity?

(please be as specific as possible, if found "online" please provide web address)

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### INSTRUCTIONS FOR COMPLETING THE FOLLOWING INCOME TABLE

Please complete the Income Table on the following two pages. You will later be asked to attach supporting documentation in the form of the **five most recent consecutive pay stubs and/or income statements for all sources of income, W-2 statements** and the **most recent federal income tax returns** (including all attachments and amendments) for each member of the household.

For the purpose of **income determination**, "**Household**" shall mean all persons whose names appear on the lease, and also all persons who intend to occupy the housing unit as their permanent primary residence, even if they are not included on the lease. Legally married couples shall both be considered part of the household, even if separated. The incomes of *all* household members will be included, with the exception of income from employment for household members under the age of 18 or any income over \$480/year of full-time students who are dependents (but please note that documentation of income for those dependents still needs to be supplied).

**Please note:**

1. Gross income from current wages, salaries, tips, etc. is the full amount, before any deductions, and is the amount used to determine estimated current annualized income.
2. For self-employed applicants- include the contract or job name in the space provided. You will be directed to all the additional documentation you will need to submit in **Section 2**.
3. "Interest Income" refers to any amount that you receive from any asset except for amounts drawn down from a retirement account or 401K as those go on the lines for "pension" or "retirement funds".

# INCOME

Household Member Name	Source of Income	Current GROSS Monthly Income
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Child Support/Alimony	
	Child Support/Alimony	
	Social Security Income	
	Social Security Income	
	Social Security Income	
	Social Security Income	
	SSDI	
	SSDI	
	Pension (list source)	
	Pension (list source)	
	Retirement Funds	

Household Member Name	Source of Income	Current GROSS Monthly Income
	Unemployment Compensation	
	Workman's Compensation	
	Severance Pay	
	Title IV/TANF	
	Full-Time Student Income (18 & Over Only)	
	Full-Time Student Income (18 & Over Only)	
	Periodic payments from family/friends & Recurring Gifts (i.e. rent assistance from family)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Other Income (name/source)	
	Other Income (name/source)	
	Gross Monthly Household Income (GMHI)	\$ /month
<b>GMHI x 12 =</b> Gross Annual Household Income      \$ /year		

## ASSETS

If a section doesn't apply, cross out or write NA. In the next section you will be directed to submit detailed bank/balance statements for EVERY ASSET listed here. If any household member has divested themselves of an asset for less than full and fair present cash value of the asset within two years prior to this application, the full and fair cash value of the asset at the time of its disposition must be listed below.

	Bank Name	Last 4 Digits of Acct Number	Amount	
Checking Accounts			Balance \$	
			Balance \$	
			Balance \$	
			Balance \$	
Savings Accounts			Balance \$	
			Balance \$	
			Balance \$	
			Balance \$	
Trust Account			Balance \$	
Certificates (or CDs)			Balance \$	
			Balance \$	
			Balance \$	
			Balance \$	
Savings Bonds	Maturity Date:		Value \$	
	Maturity Date:		Value \$	
401k, IRA, Retirement Accounts (Net Cash Value)	Company Name:		Value \$	
	Company Name:		Value \$	
	Company Name:		Value \$	
	Company Name:		Value \$	
Mutual Funds	Name:	# of Shares:	Interest/ Dividends	Value
			\$	\$
			\$	\$
			\$	\$
Stocks			\$	\$
			\$	\$
			\$	\$
Bonds			\$	\$
			\$	\$
Investment Property			Appraised Value \$	

## REAL ESTATE

Do you, or anyone on this application, own any property or have owned property in the past 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, or anyone on this application, entitled to receive any amount of money from the sale of any property? (currently or thru an upcoming court settlement)	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes to either question, type of property:</i>	
Location of property:	\$
Appraised Market Value:	\$
Mortgage or outstanding loans balance due:	\$

**You must now read, sign and date the next page.**

**If you are applying for Brookline resident preference, you must also attach the documentation as directed by the question on the bottom of page 3.**

**Please read each item below carefully before you sign.**

1. I hereby declare under pain and penalty of perjury that the information provided on every page of this application is true and correct.
2. I understand that this application will be incomplete if I do not sign and date this page and initial at all indicated points in the application.
3. I understand that if any of the information provided above is not true and accurate, this application may be removed at any point in the process.
4. I understand that while previous years' tax transcripts and documentation will be required, SEB LLC does not use income reported on the previous years' tax documentation to calculate current annualized income.
5. I understand that the lease or residency agreement for the units to be occupied through this affordable housing program may be subject to cancellation if any of the information above is not true and accurate.
6. I understand that this is a preliminary application and the information provided **does not** guarantee housing.
7. I understand this is not a lease application and if given the opportunity to move forward in the process of leasing an affordable unit, I will need to complete a lease application at the leasing office where my lease eligibility will be determined by additional factors such as credit score, tenant history and criminal background screening.
8. I understand that any material change in the income or assets of my household that occurs after the submission of this application may make me ineligible for affordable housing.
9. Co-signers and Guarantors **are not** permitted unless they are co-tenants who will reside in the unit.
10. I acknowledge that if my email address is provided in this application, SEB will correspond with me by email instead of postal mail unless I make a written request otherwise.
11. The undersigned give consent to the Town of Brookline, SEB LLC and MASSHOUSING to verify the information provided in this application.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**Send applications (and if applying for local preference, all required local preference documentation) by the date on the cover page to:**

SEB

Re: 45 Marion Street

165 Chestnut Hill Ave, Unit #2

Brighton, MA 02135

Fax: 617.782.4500

Email: [seb.housing@gmail.com](mailto:seb.housing@gmail.com)

*If faxing or scanning, be sure to transmit both sides of double sided pages*

For Questions call (617) 782-6900

This development does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

# 45 Marion Street

## Affordable Housing Lottery

### Brookline, MA

Two Studios @ \$765\*, Ten 1BRs @ \$805\*, One 2BR @ \$958\*

*\*Rents subject to change in 2016. No utilities include except Water and Sewer. Tenants will pay own Gas Heat, Gas Hot Water, Electricity and cooking fuel (electric). No parking spot is included.*

MAXIMUM Household Income Limits:

\$34,500 (1 person), \$39,400 (2 people), \$44,350 (3 people), \$49,250 (4 people)

45 Marion Street is a 64 unit rental apartment located in Brookline. 13 of these apartments will be made available through this application process and rented to households with incomes at or below 50% of the Area Median Income. Units will first be available July/August 2016.

**Completed Applications and Required Documentation must be *received*, not postmarked, by April 19<sup>th</sup>, 2016**

A Public Info Session will be held at 6 pm on March 7<sup>th</sup>, 2016 in Room 103 in Brookline Town Hall (333 Washington Street). The Lottery for eligible households will be held on May 11<sup>th</sup>, 2016 at 6 pm as the same location as the info session.

For Lottery Information and Applications, or for reasonable accommodations for persons with disabilities, go to [www.s-e-b.com/lottery](http://www.s-e-b.com/lottery) or call (617) 782-6900 (x1 for rental then x4) and leave a message. For TTY Services dial 711. Free translation available.

Applications also available at Brookline Public Library on 361 Washington Street  
(Library hours: M-Th 10-9, F-Sa, Fri-Sat 10-5, Su 1-5)

